

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-8. (Canceled)

9. (Currently Amended) A method of compiling a computer-accessible repository of check issuer location information for use in check transaction risk assessment and conducting a check transaction assessment, the method comprising:

a check authorization system identifying two or more check issuers in a desired geographical location;

the check authorization system obtaining, from two or more check issuers, identifiers for checking accounts associated with the two or more check issuers; [[and]]

the check authorization system compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a check issuer name, an associated check issuer's location, and the associated check issuer's checking account identifier[.]; and

in response to receiving a request to authorize a check, calculating a risk score, the risk score at least partially based on the associated check issuer's location stored in the repository of records and the check-cashing entity's location.

10. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location further comprises identifying check issuers within a desired proximity of a check-cashing entity.

11. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location further comprises identifying check issuers within a desired region defined by at least one of the set consisting of: zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

12. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location comprises identifying check issuers from any geographical location.

13. (Original) The method of Claim 9, further comprising the acts of:
in response to receiving a request to cash a check for which the repository of records does not hold associated check issuer information, requesting from a check-cashing entity that is processing the request, information about at least one of: a check issuer name, a check issuer bank account identification, and check issuer location information; and
adding check issuer information received from the check-cashing entity to the repository.

14. (Original) The method of Claim 13, wherein requesting information from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale device at the check-cashing entity to input the requested information.

15.-23. (Canceled)

24. (Currently Amended) A method of compiling a computer-accessible repository of location information about issuers of negotiable instruments and conducting a check transaction assessment, the method comprising:

a check authorization system identifying issuers of negotiable instruments in a desired geographical location;

the check authorization system obtaining, from two or more issuers of negotiable instruments, identifiers associated with the negotiable instruments; [[and]]

the check authorization system compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a name associated with an issuer of negotiable instruments, an associated issuer location, and the associated identifiers associated with the negotiable instruments; and [.]

in response to receiving a request to authorize a check, calculating a risk score, the risk score at least partially based on the associated check issuer's location stored in the repository of records and the check-cashing entity's location.

25. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location further comprises identifying issuers within a desired proximity of a check-cashing entity.

26. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location further comprises identifying issuers of negotiable instruments within a desired region defined by at least one of the set consisting of: zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

27. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location comprises identifying issuers of negotiable instruments from any geographical location.

28. (Canceled)

29. (Currently Amended) A system for compiling a computer-accessible repository of check issuer location information for use in check transaction risk assessment and conducting check transaction risk assessments, the system comprising:

means for identifying two or more check issuers in a desired geographical location; [[and]]

means for compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a check issuer name, an associated check issuer location, and an associated check issuer checking account, and wherein the checking account is an account drawn on by the check issuer for issuing checks; and [[.]]

means for calculating a risk score in response to receiving a request to authorize a check, wherein the risk score is at least partially based on the associated check issuer's location stored in the repository of records and the check-cashing entity's location.

Appl. No. 10/730,859
Amdt. dated December 16, 2009
Amendment Accompanying RCE

PATENT

30. (Canceled)